

SPECIAL POWER OF ATTORNEY

I, Roletta L. Ammons, residing at 4186 Green Hill Drive, Hernando, Mississippi 38632, hereby appoint Curtis Ammons III of 4186 Green Hill Drive, Hernando, Mississippi 38632, as my attorney-in-fact ("Agent") to exercise the powers and discretions described below.

My agent shall have full power and authority to act on my behalf but only to the extent permitted by this Special Power of Attorney. My Agent's powers shall include the power to:

1. Mortgage or encumber any interest of mine in real estate located at:

4186 Green Hill Drive
Hernando, Mississippi
and legally described as Lot 65, Section "F", Green Village Subdivision, Located in Section 27, Township 3, Range 8, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 64, Pages 49-50, and to which plat reference is hereby made for a further description, in the office of the Chancery Clerk of DeSoto County, Mississippi.
The mortgage amount shall not exceed \$250,000.00.

This power shall include the power to (i) mortgage or encumber on such terms as my Agent shall deem appropriate, subject to the limitations (if any) stated above, (ii) sign any documents (including a mortgage or deed of trust), and (iii) take any other action that may be required to effect such mortgage or encumbrance.

I hereby grant to my Agent the full right, power, and authority to do every act, deed, and thing necessary or advisable to be done regarding the above powers, as fully as I could do if personally present and acting.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing, (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, or (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney. A successor Agent shall not be liable for acts of a prior Agent.

STATE MS. - DESOTO CO.
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No person who relies in good faith on the authority of my Agent under this instrument shall incur any liability to me, my estate or my personal representative. I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

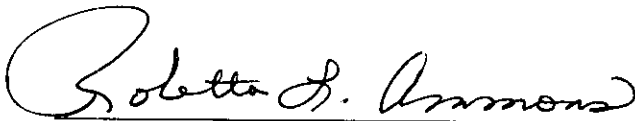
If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

My Agent shall not be entitled to any compensation, during my lifetime or upon my death, for any services provided as my Agent. My Agent shall not be entitled to reimbursement of expenses incurred as a result of carrying out any provision of this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, but only if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until October 10, 2002. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

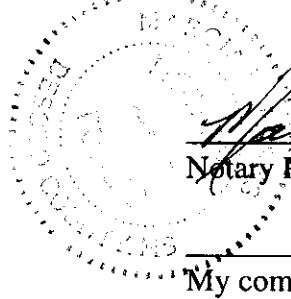
Dated October 1, 2002, at Hernando, Mississippi.

A handwritten signature in cursive script, reading "Roletta L. Ammons". The signature is written in dark ink and is positioned above the printed name.

Roletta L. Ammons

STATE OF MISSISSIPPI, COUNTY OF DESOTO, ss:

On this 1st day of OCTOBER, 2002, before me,
MARCIA K. PARKS, personally appeared Roletta L. Ammons, known to me
(or satisfactorily proven) to be the person whose name is subscribed to the within instrument and
acknowledged that he/she executed the same as for the purposes therein contained.


Marcia K. Parks
Notary Public
4/4/2006
My commission expires _____

This document was prepared by:

Name: James W. Amos
Address: 2430 Caffey Street
Hernando, Mississippi 38632
(662)429-7873